

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

In re: Sean T Connor
Maria G. Connor

Chapter 13
Case No.: 18-12941

REQUEST TO MODIFY CONFIRMED CHAPTER 13 PLAN

1. The person requesting this plan modification is:

☒ The Debtor;

☐ The Chapter 13 Trustee;

☐ the holder of an unsecured claim Name: _____

2. Service: A certificate of service must be filed with this request for plan modification, together with the modified Wisconsin Local Form 3015-1.1

3. Designate one of the following:

☒ A copy of this proposed modification has been served on the parties (the debtor, the trustee, the United States Trustee and all creditors) as required by Fed. R. Bank. P. 3015(g); or

☐ A motion requesting limited service is being filed simultaneously with the Court.

4. I request the following modification of the Chapter 13 Plan last confirmed by the Court:

SEE ATTACHED

3rd Modified Plan Dated 6/24/2024

Section II, A Monthly Plan Payments:

\$3,634.20 for 1 month, \$5,340.24 for 3 months, \$8.28 or 1 month, \$5,343.00 for 23 months, followed by no payments for 3 months (January 2021 through March 2021), followed by payments of \$950.00 for 2 months (April 2021 and May 2021), followed by payments of \$624 for 33 months (June 2021 – March 2024), followed by no payments for 4 months (April 2024– July 2024) due to loss of employment, followed by payments of \$660 for 2 months (August 2024 – September 2024), followed by payments of \$775 for 2 months (October 2024 – November 2024) followed by payments of \$882 or the remaining 10 months of the Plan extended pursuant to 11 U.S.C. Section 1329(d). The total estimated payments to the Trustee total \$176,734.20.

This 3rd Modified Plan incorporates all the terms included in the 1st Modified Plan Dated 3/26/2021 [Docket No. 73] and the 2nd Modified Plan dated 4/23/2021 [Docket No. 86], including the Request to Modify Confirmed Chapter 13 Plan Pursuant to § 1329(d) extending the Plan to an 84 month Plan

2nd Modified Plan Dated 4/23/2021

Section II, A Monthly Plan Payments:

\$3,634.20 for 1 month, \$5,340.24 for 3 months, \$8.28 or 1 month, \$5,343.00 for 23 months, followed by no payments for 3 months (January 2021 through March 2021), followed by payments of \$950.00 for 2 months (April 2021 and May 2021), followed by payments of \$624 for the remaining 51 months of the Plan extended pursuant to 11 U.S.C. Section 1329(d). The total estimated payments to the Trustee total \$176,726.20.

Section III, A, 4 Titlemax of IL

Titlemax of IL has a lien on the 2005 Chevy Impala and the balance is now \$652, only. Debtors are getting assistance from their son to complete the payments and pay Titlemax in full in two (2) installments to occur in April and May, 2021, increasing the Plan payment of \$624.00 to \$950.00 for those two months.

This 2nd Modified Plan incorporates all the terms included in the 1st Modified Plan Dated 3/26/2021 [Docket No. 73], including the Request to Modify Confirmed Chapter 13 Plan Pursuant to § 1329(d) extending the Plan to an 84 month Plan.

1st Modified Plan Dated 3/26/2021

Section II, A - Monthly Plan Payments: \$3,634.20 for 1 month, \$5,343.00 for 23 months, \$5,340.24 for 3 months, followed by no payments for 3 months (January 2021 through March 2021), followed by payments of \$624 for the remaining 53 months of the Plan extended pursuant to 11 U.S.C. Section 1329(d). The total estimated payments to the Trustee total \$175,615.92.

As stated above, Debtors' primary lender, Bank of Mauston, obtained relief from stay and abandonment of the properties from the Debtors bankruptcy estate to allow the Bank to proceed with a foreclosure action. Therefore, no further payments will be made to Bank of Mauston, therefore eliminating the \$3,265 monthly payment. Moreover, no further

payments will be made to Columbia County Treasurer for the properties that are subject to the Bank's lien.

Debtors will also surrender the 2002 BMW – X5 to Veros Credit, therefore eliminating the \$117 monthly payment.

Titlemax of IL has a lien on the 2005 Chevy Impala and the balance is now \$652, only.

Debtors are getting assistance from their son to complete the payments and pay Titlemax in full in two (2) installments to occur in April and May, 2021.

Debtors' counsel requests an additional \$500 for the legal services related to the Debtors' First Modified Plan and Motion to Suspend Plan Payments.

Debtors' counsel has an administrative priority claim to be paid through the reduced Plan payments set forth in this First Modified Plan, and will no longer be receiving a fixed payment of \$785 per month.

All remaining terms of the Chapter 13 Plan originally confirmed on January 15, 2019, are unaffected. In the event of a conflict between the terms of the confirmed Plan and the terms of this modification, the terms of this modification control.

Chapter 13 Plan (Individual Adjustment of Debts)

- ☐ Original Plan
- ☐ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)
- ☒ 3rd Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

Debtor: Sean T. Connor SSN: xxx-xx-5080 Case Number: 18-12941Joint Debtor: Maria G. Copnnor SSN: xxx-xx-3780**I. Notices**

- To Debtors:** Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans, and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk.
- To Creditors:** Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified, or eliminated. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation within 28 days after the completion of the Section 341 meeting of creditors. Additional objection deadlines may apply as set forth in Section IIIC below. The court may confirm this plan without further notice if no objection to confirmation is filed.
- To All Parties:** This form plan may not be altered other than in the nonstandard provisions in Section VII. The plan contains no nonstandard provisions other than those set out in Section VII.
- Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no boxes are checked, the provision will be ineffective even if otherwise provided for in the plan.

The deadline to object to the amended or modified plan is July 16, 2024

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
Nonstandard provisions, set out in Section VII	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Unless otherwise provided for in this plan, the trustee shall disburse payments in the following order after trustee fees: equal monthly payments to secured creditors, administrative expenses including attorney fees, secured claims paid pro rata, priority claims, general unsecured claims.

II. Plan Payments, Length of Plan, and Debtor(s)' Attorney's Fee

- A. Monthly Plan Payment:** This plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order unless otherwise requested. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$3,634.20 for 1 months;
2. \$5,343.00 for 3 months;
3. \$8.28 for 1 months;
4. \$5,343.00 for 23 months;
5. \$0.00 for 3 months;
6. \$950.00 for 2 months;
7. \$624.00 for 33 months;
8. \$0.00 for 4 months;
9. \$660.00 for 2 months;
10. \$775.00 for 2 months;
11. \$882.00 for 10 months;

The total amount of estimated payments to the trustee:

\$176,734.20

B. Debtor(s)' Attorney's Fee: ☐ None ☐ Pro Bono

Unless otherwise ordered, allowed administrative expenses for attorney's fees will be paid by the trustee.

Total Fees:	\$4000.00	Total Paid:	\$4000.00	Balance Due:	\$0.00
Payable	\$0.00	/month (Months	to)		

III. Treatment of Secured Claims

If a secured claim is not provided for in Section III, then the trustee will not disburse any funds to the holder of the claim.

If a claim listed in the plan as secured is filed or otherwise allowed as fully unsecured, the trustee will pay the claim as an unsecured claim as provided in Section V, and the claim will not be paid as a secured claim under Section III.

If a secured creditor obtains relief from the automatic stay as to collateral listed in Section III, the trustee will cease further payments to that creditor and, as of the date of entry of the order granting stay relief, the plan will be deemed not to provide for that creditor's secured claims beyond payments actually made to the creditor as of that date.

Payment of Notices filed under Rule 3002.1(c): The trustee will pay post-petition notices of fees, expenses, and charges filed pursuant to Bankruptcy Rule 3002.1(c) ("3002.1(c) Notice") pro rata when the trustee pays other secured creditors, unless the debtor timely objects to the 3002.1(c) Notice. A modified plan may be required to maintain feasibility. If the debtor timely objects, the trustee will pay the amount as determined by the court. The trustee will not pay 3002.1(c) Notice amounts if the plan provides for avoidance of the creditor's lien or the surrender of all property securing the creditor's claim.

A. **Payment in Full:** With the exception of tax claims of governmental units, the claims listed below will be paid in full, with the interest rate stated below. If the plan does not state an interest rate, the proof of claim controls the rate of interest. If no interest rate is listed in the plan or the proof of claim, the plan pays the claim without interest. For tax claims of governmental units, the debtor must state the rate required by 11 U.S.C. § 511 to permit the parties to calculate feasibility.

The allowed claim amount stated on a proof of claim controls over any contrary claim amount listed in this section, whether the allowed claim amount is higher or lower (applies to Section IIIA only).

The holder of any allowed secured claim listed in this section will retain its lien as provided in 11 U.S.C. § 1325(a)(5)(B)(i).

1. Creditor: <u>Titelmax of IL</u>	
Address: <u>1143 S. Lee St.</u> <u>Des Plaines IL 60018</u>	Arrearage on Petition Date: _____
	Payoff on Petition Date: <u>\$1,800.00</u>
	[Select Payment Type] <u>\$41.00</u> /month
Account Number: <u>n/a</u>	
Interest Rate: _____	
Disburse adequate protection pre-confirmation \$ _____	
Other: _____	
<input type="checkbox"/> Real Property	Check one below for Real Property:
<input type="checkbox"/> Principal Residence	<input checked="" type="checkbox"/> Escrow is included in the regular payments
<input checked="" type="checkbox"/> Other Real Property	<input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly
Address of Collateral: _____	
<input checked="" type="checkbox"/> Personal Property/Vehicle	
Description of Collateral: <u>2005 Chevy Impala (see attached Order Confirming Debtors' Plan and Debtors' Amended Chapter 11 Plan filed July 6, 2017)</u>	
2. Creditor: <u>Veros Credit</u>	
Address: <u>PO Box 11914</u>	Arrearage on Petition Date: _____

Santa Ana CA 92711		Payoff on Petition Date: <u>\$5,100.65</u>
[Select Payment Type]		<u>\$117.00</u> /month
Account Number: <u>4734</u>		
Interest Rate: _____		
Disburse adequate protection pre-confirmation \$ _____		
Other: _____		
<input type="checkbox"/> Real Property		Check one below for Real Property:
<input type="checkbox"/> Principal Residence		<input type="checkbox"/> Escrow is included in the regular payments
<input type="checkbox"/> Other Real Property		<input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly
Address of Collateral: _____		
 <input checked="" type="checkbox"/> Personal Property/Vehicle		
Description of Collateral: <u>2002 BMW X5 (see attached Order Confirming Debtors' Plan and Debtors' Amended Chapter 11 Plan filed July 6, 2017)</u>		
3. Creditor: <u>Capital One Auto Finance</u>		
Address: <u>P.O. Box 660068 Sacramento CA 95866</u>		Arrearage on Petition Date: _____
		Payoff on Petition Date: <u>\$10,001.90</u>
		[Select Payment Type] <u>\$0.00</u> /month
Account Number: <u>2606</u>		
Interest Rate: <u>6.75</u>		
Disburse adequate protection pre-confirmation \$ _____		
Other: <u>paid pro rata (per Till v. SCS Credit Corp., 541 U.S.465(2004))</u>		
<input type="checkbox"/> Real Property		Check one below for Real Property:
<input type="checkbox"/> Principal Residence		<input type="checkbox"/> Escrow is included in the regular payments
<input type="checkbox"/> Other Real Property		<input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly
Address of Collateral: _____		
 <input checked="" type="checkbox"/> Personal Property/Vehicle		
Description of Collateral: <u>2007 Lincoln Navigator</u>		

B. Maintenance of Payments and Cure of Default: The debtor(s) will maintain payments during the case on the allowed secured claims listed below pursuant to 11 U.S.C. § 1322(b)(5).

The trustee will pay the arrearage listed on any allowed proof of claim filed before the deadline under Bankruptcy Rule 3002(c) or 3004. If the interest rate is left blank, the trustee will not pay interest on the arrearage. The installment payments will be paid as indicated below.

Any arrearage and the current monthly installment listed on a proof of claim (or a notice filed pursuant to Bankruptcy Rule 3002.1) control over any contrary amounts stated below.

1. Creditor: <u>Rushmore Loan Management</u>		
Address: <u>PO Box 55004 Irvine CA 92619-0000</u>		Arrearage on Petition Date: _____
		Payoff on Petition Date: <u>\$217,220.55</u>
		[Select Payment Type] <u>\$0.00</u> /month

Account Number: 3012Interest Rate: 0Disburse adequate
protection pre-confirmation \$ _____Other: Pay direct outside of Plan - Mortgage arrears \$1824.5 through Plan☒ Real Property☒ Principal Residence☐ Other Real Property

Check one below for Real Property:

☒ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

Address of Collateral:

916 North Avenue
Des Plaines, IL 60016☐ Personal Property/Vehicle

Description of Collateral: _____

2. Creditor: Northbrook Loan ManagementAddress: PO Box 55004
Irvine CA 92619

Arrearage on Petition Date: _____

Payoff on Petition Date: \$210,184.73[Select Payment Type] \$0.00 /monthAccount Number: 8853Interest Rate: 0Disburse adequate
protection pre-confirmation \$ _____Other: Pay direct outside of Plan;☒ Real Property☒ Principal Residence☐ Other Real Property

Check one below for Real Property:

☒ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

Address of Collateral:

916 North Avenue
Des Plaines, IL 60016☐ Personal Property/Vehicle

Description of Collateral: _____

C. **Valuation of Collateral:** ☒ NONED. **LIEN AVOIDANCE** ☒ NONEE. **SURRENDER OF COLLATERAL:** Secured claims filed by any creditor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.☒ NONE**IV. Treatment of Fees and Priority Claims (as defined in 11 U.S.C. §507 and 11 U.S.C. § 1322(a)(4))**

Trustee's fees are governed by statute, may change during the course of the case, and should not be specified herein.

All allowed priority claims will be paid in full without post-petition interest unless the plan otherwise provides.

The priority debt amount listed on a filed proof of claim controls over any contrary amount listed in this section, unless the court determines that a different amount of the allowed claim is entitled to priority.

A. **PRIORITY TAX CLAIMS:** ☒ NONE

B. **DOMESTIC SUPPORT OBLIGATION(S):** ☒ NONE

C. **OTHER:** ☐ NONE

1. Name of Creditor: Krekeler Strother (Approved administrative fees to be made pursuant to Chapter 11 Plan, Case No. 16-12878-see attached Order Approving and Authorizing Payment entered December 29, 2017)

Payment Address: 2901 West Beltline Hwy., Ste. 301, Madison, WI 53713

Total Due: \$33,098.00

Payable \$0.00 /month

Regular Payment (if applicable) \$0.00 /month

V. Treatment of Unsecured Nonpriority Creditors

A. Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata from any remaining funds after paying other disbursements made in accordance with the plan until either the applicable commitment period is reached or nonpriority unsecured claims are paid in full, whichever comes first.

Pro rata dividends will be calculated by the Trustee upon review of filed claims after the bar date.

B. ☐ If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.

C. **SEPARATELY CLASSIFIED:** ☒ NONE

*Debtor(s) certifies the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES: Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

☐ NONE

☒ Unless provided for under a separate section, the debtor(s) request that upon confirmation of this plan, the automatic stay be terminated in rem as to the debtor(s) and in rem and in personam as to any codebtor(s) as to these creditors/lessors. Nothing herein is intended to terminate or abrogate the debtor(s)' state law contract rights.

	<u>Name of Creditor</u>	<u>Collateral</u>	<u>Acct. No.</u>	<u>Assume/Reject</u>
1.	Sprint	Cell Phone Contract	n/a	<input checked="" type="checkbox"/> Assume <input type="checkbox"/> Reject
2.	YMNCA	Gym Membership	n/a	<input checked="" type="checkbox"/> Assume <input type="checkbox"/> Reject

VII. Non-Standard Plan Provisions

☐ NONE

☒ Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

1. Debtors' primary source of income is from self-employment and, therefore, Plan payments should be made directly by Debtors.

2. First Plan payment is for monthly payment owed Bank of Mauston and Trustee fees only

3. Amount being paid to Rushmore Loan Management a/k/a Wilmington Savings Fund Society is based upon a pre-petition loan modification agreement entered into between Rushmore Loan and Debtors.

☐ Mortgage Modification Mediation

PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.


I declare that the foregoing Chapter 13 plan is true and correct under penalty of perjury.

Debtor

Date

Joint Debtor

Date


Attorney with permission to sign on
Debtor(s)' behalf

6/25/24
Date

By filing this document, the Attorney for Debtor(s) [or Debtor(s) if not represented by counsel] certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VII.

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

In Re:

Sean T. Connor
Maria G. Connor

Case No. 18-12941
Chapter 13

Debtor(s)

**NOTICE OF DEBTORS' REQUEST TO MODIFIED CONFIRMED
CHAPTER 13 PLAN**

PLEASE TAKE NOTICE that the above-named Debtors, Sean and Maria Connor, by their attorneys, Krekeler Law, S.C., have filed papers with the Court to Modify the Debtors' Chapter 13 Plan, a copy of which is attached hereto and incorporated herein.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to eliminate or change your claim, then on or before **twenty-one (21) days** from the date of this Notice, you or your attorney must:

File with the court a written objection and request for hearing, explaining your objection to Debtors' Request to Modify Confirmed Chapter 13 Plan and 3rd Modified Plan at:

United States Bankruptcy Court
120 North Henry Street
Madison, WI 53703

If you mail your objection to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Attorney Noe J. Rincon
Krekeler Law S.C.
26 Schroeder Ct., Ste. 300
Madison, WI 53711

U.S. Trustee
780 Regent Street, Suite 304A
Madison, WI 53715

If you or your attorney does not take these steps, the court may decide that you do not oppose the Debtors' Request to Modify Confirmed Chapter 13 Plan and 3rd Modified Plan, therefore, may enter an order granting said 3rd Modified Chapter 13 Plan.

Dated this 25th day of June, 2024.

KREKELER LAW, S.C.

By: 

Noe J. Rincon
State Bar No. 1124893
Attorneys for Debtors,
Sean and Maria Connor

ADDRESS:

26 Schroeder Ct.
Suite 300
Madison, WI 53711
(608) 258-8555

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

In Re:

Sean T. Connor
Maria G. Connor

Case No. 18-12941
Chapter 13

Debtor(s)

AFFIDAVIT OF MAILING

STATE OF WISCONSIN)
) ss.
COUNTY OF DANE)

The undersigned, being first duly sworn on oath, deposes and says that on June 25, 2024, the Debtors' Request to Modify Confirmed Chapter 13 Plan, 3rd Modified Plan, and Notice of Modified Plan was electronically filed with the Clerk of Court and served upon the United States Trustee, the Debtor's attorney, and any other person designated by the Court using the ECF system.

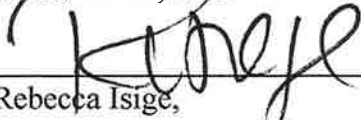
The undersigned, being first duly sworn on oath, deposes and says that on June 25, 2024, the undersigned mailed, properly enclosed in a postpaid envelope, a copy the Debtors' Request to Modify Confirmed Chapter 13 Plan, 3rd Modified Plan, and Notice of Modified Plan to all on the attached matrix and to:

Sean and Maria Connor
916 North Avenue
Des Plaines, IL 60016



Eddie Sanchez

Subscribed and sworn to before me
This June 25, 2024



Rebecca Isige,
Notary Public, State of Wisconsin
My commission expires: 8/30/2025

Label Matrix for local noticing
0758-3
Case 3-18-12941-cjf
Western District of Wisconsin www.wiwb.uscour
Madison
Mon Jun 24 16:19:51 CDT 2024

Attorney Kara Allen
Chuhak & Tecson, P.C.
30 S. Wacker Dr., #2600
Chicago, IL 60606-7512

Bank of Mauston
P.O. Box 226
503 State Road 82 East
Mauston, WI 53948-1403

Capital One
P.O Box 30253
Salt Lake City, UT 84130-0253

Capital One Auto Finance, a division of Capi
AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Charter Communications
2701 Daniels Street
Madison, WI 53718-6792

Maria G Connor
916 North Avenue
Des Plaines, IL 60016-3220

Frontier
100 Communications Dr.
Sun Prairie, WI 53590-1842

HEADLANDS ALTERNATIVE INVESTMENTS II, LP
MARINOSCI LAW GROUP, P.C.
Attn: Bankruptcy Department
14643 Dallas Parkway, Suite 750
Dallas TX 75254-8884

Headlands Asset Mgmt Fund III, LP Series G
c/o SN Servicing Corp
323 5th Street
323 5th Street
Eureka, CA 95501-0305

(p)ALLIANT ENERGY
300 E SHERIDAN AVE
CENTERVILLE IA 52544-2625

Attorney Thomas J. Casey
Curran, Hollenbeck & Orton, S.C.
111 Oak Street
P.O. Box 140
Mauston, WI 53948-0140

Christopher K. Baxter
Christopher K. Baxter
16415 Addison Road
Suite 725
Addison, TX 75001-5312

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024-2302

Capital One Auto Finance, a division of Capi
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

Columbia County Treasurer
PO Box 198
Portage, WI 53901-0198

Sean T Connor
916 North Avenue
Des Plaines, IL 60016-3220

(p)FRONTIER COMMUNICATIONS
BANKRUPTCY DEPT
19 JOHN STREET
MIDDLETOWN NY 10940-4918

(p)MARK HARRING
ATTN STANDING TRUSTEE
122 WEST WASHINGTON AVENUE SUITE 500
MADISON WI 53703-2758

Headlands Residential Series D
BSI Financial Services
314 S. Franklin St, 2nd Floor
Titusville, PA 16354-2168

AmeriCash Loans, LLC
PO Box 184
Des Plaines, IL 60016-0003

Bank of Mauston
P.O. Box 226
Mauston, WI 53948-0226

Brandon S. Lefkowitz
29777 Telegraph Road, Suite 2440
Southfield, MI 48034-7667

Capital One Auto Finance
P.O. Box 660068
Sacramento, CA 95866-0068

Thomas J. Casey
111 Oak Street
P.O. Box 140
Mauston, WI 53948-0140

ComEd
PO Box 6111
Carol Stream, IL 60197-6111

Christopher C. Drout
Gray & Associates, L.L.P.
16345 West Glendale Drive
New Berlin, WI 53151-2841

Paulina Garga-Chmiel
Dykema Gossett PLLC
10 S Wacker Drive
Ste 2300
Chicago, IL 60606-7439

Headlands Asset Management Fund III, LP, Ser
SN Servicing Corp
323 5th St
Eureka CA 95501-0305

Headlands Residential Series Owner Trust, Se
c/o SN Servicing Corporation
323 Fifth Street
Eureka, CA 95501-0305

IRS - Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Kohl's
c/o Becket and Lee LLP
PO Box 3001
Malvern, PA 19355-0701

Krekeler Strother, S.C.
2901 W. Beltline Hwy. Ste. 301
Madison, WI 53713-4228

Krista E. Miller
P.O. Box 63
Portage, WI 53901-0063

Jon J. Lieberman
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140-8362

NWL Company, LLC
PO Box 814609
Dallas, TX 75381-4609

Northbrook Bank & Trust
Chuhak & Tecson, P.C.
c/o Paulina Garga-Chmiel
30 South Wacker Drive, Suite 2600
Chicago, IL 60606-7512

Northbrook Bank & Trust Co.
1100 Waukegan Road
Northbrook, IL 60062-4663

Office of the United States Trustee
780 Regent Street
Suite 304
Madison, WI 53715-2635

Opportunity Financial, LLC
130 E. Randolph Street
Suite 3400
Chicago, IL 60601-6379

Opportunity Loans
130 E. Randolph St. Suite 1650
Chicago, IL 60601-6241

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Brian D. Perbach
Gray & Associates, LLP
16345 West Glendale Drive
New Berlin, WI 53151-2841

Jay J. Pitner
Gray & Associates, LLP
16345 West Glendale Drive
New Berlin, WI 53151-2841

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
GPCC I LLC
PO Box 788
Kirkland, WA 98083-0788

Rushmore Loan Management
PO Box 55004
Irvine, CA 92619-5004

Secretary of Treasury
Treasury Department
1500 Pennsylvania Avenue N.W.
Washington, DC 20220-0001

Securities and Exchange Commission
175 West Jackson Boulevard
Suite 900
Chicago, IL 60604-2908

Kristin J. Sederholm
Krekeler Law, S.C.
26 Schroeder Court, Suite 300
Madison, WI 53711-2503

(p)SPRINT
C O AMERICAN INFOSOURCE
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

Titlemax of IL
1143 S. Lee St.
Des Plaines, IL 60016-6516

U.S. Bank Trust National Association
Robertson, Anschutz, Schneid, Crane & Pa
6409 Congress Ave., Suite 100
Boca Raton, FL 33487-2853

U.S. Bank Trust National Association
Selene Finance LP
Attn: BK Dept
3501 Olympus Blvd, Suite 500
Dallas, TX 75019-6295

U.S. Trustee's Office
780 Regent Street, Suite 304
Madison, WI 53715-2635

(p)US ATTORNEY'S OFFICE WESTERN DISTRICT OF W
ATTN ESA ANZIVINO
222 WEST WASHINGTON AVENUE
SUITE 700
MADISON WI 53703-2775

United Electric
PO Box 247
Clyman, WI 53016-0247

United States Treasury
Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Veros Credit
PO Box 11914
Santa Ana, CA 92711-1914

WI Dells Water and Light Utility
300 Lacrosse St.
Wisconsin Dells, WI 53965-1568

Bryan M Ward
Attorney Bryan Ward LLC
5555 North Port Washington Road
Suite 305
53217
Glendale, WI 53217-4929

Wisconsin Department of Revenue
ATTN: Bankruptcy Unit, MS 5-144
P.O. Box 8901
Madison, WI 53708-8901

Wilmington Savings Fund Society, FSB, d/b/a
C/O Gray & Associates, LLP
16345 West Glendale Drive
New Berlin, WI 53151-2841

Wisconsin Dept. of Workforce Development
Workers' Compensation
P.O. Box 7948
Madison, WI 53707-7948

Wisconsin Department of Revenue
Special Procedures Unit
P.O. Box 8901
Madison, WI 53708-8901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Alliant Energy
4902 N. Biltmore Ln. Suite 1000
P.O. Box 77007
Madison, WI 53707-1007

Frontier Communications
Bankruptcy Dept
19 John St
Middletown, NY 10940

Mark Harring
122 West Washington Ave.
Suite 500
Madison, WI 53703-2578

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

Sprint
PO Box 4191
Carol Stream, IL 60197

US Attorneys Office for the Western
District of Wisconsin
222 West Washington Avenue
Suite 700
Madison, WI 53703

(d)WISCONSIN POWER AND LIGHT COMPANY
300 E SHERIDAN
CENTERVILLE, IA 52544

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Capital One Auto Finance, a division of Ca
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

(u)HEADLANDS ALTERNATIVE INVESTMENTS II, LP

(u)Headlands Residential

(u)Headlands Residential Series Owner Trust ,

(d)Kohl's
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

(d)NWL Company, LLC
PO Box 814609
Dallas, TX 75381-4609

(d)Northbrook Bank & Trust Company
1100 Waukegan Road
Northbrook, IL 60062-4663

(u)Wilmington Savings Fund Society, FSB, d/b/

End of Label Matrix
Mailable recipients 64
Bypassed recipients 8
Total 72